

13. If the indebtedness secured hereby be guaranteed or insured under Title 38, United States Code, such Title and Regulations issued thereunder and in effect on the date hereof shall govern the rights, duties and liabilities of the parties hereto, and any provisions of this or other instruments executed in connection with said indebtedness which are inconsistent with said Title or Regulations are hereby amended to conform thereto.

14. He specially warrants the property herein conveyed and that he will execute such further assurances thereof as may be required.

The covenants herein contained shall bind, and the benefits and advantages shall inure to, the respective heirs, executors, administrators, successors, and assigns of the parties hereto. Whenever used the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders and the term "holder of the said note" shall include any payee of the indebtedness hereby secured or any transferee thereof whether by operation of law or otherwise.

WITNESS the signature(s) and seal(s) of the party of the first part on the day and year first above written.

Witness:

Penny Stine

Henry Edward Wilkens, Jr.

[SEAL]

[SEAL]

[SEAL]

[SEAL]

STATE OF MARYLAND, FREDERICK COUNTY

to wit:

I HEREBY CERTIFY, That on this 9th day of November, 1978, before me, the subscriber, a Notary Public of the State of Maryland, in and for the County aforesaid, personally appeared

Henry Edward Wilkens, Jr. and he acknowledged the foregoing deed to be his act.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year aforesaid.

My Commission Expires: 7/1/82

Penny Stine

Notary Public

STATE OF MARYLAND, COUNTY OF FREDERICK I hereby certify that on this 9th day of November, 1978, before me, the subscriber, a Notary Public in and for the jurisdiction aforesaid, personally appeared

Robert D. Osburn, Jr., the agent of the party secured by the foregoing Deed of Trust; and made oath in due form of law that the consideration recited in said Deed of Trust (\$47,500.00) is true and bona-fide as therein set forth; and that the amount of the loan secured by said trust was disbursed by party or parties secured to borrower or the person responsible for disbursement of funds in the closing transaction, or their respective agent, at a time no later than the execution and delivery of the Deed of Trust by borrower; and also made oath that he is the agent of the party or parties secured and is duly authorized to make this affidavit.

WITNESS my hand and notarial seal.

My Commission expires: 7/1/82

Penny Stine

Notary Public

NOV 13 1978

STATE OF MARYLAND

Deed of Trust

INDEXED

TO

RECEIVED FOR RECORD on the

day of

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A.D. 19

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one of the Land Records.

Examined by

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